

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
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In re:

Case No. 3:14-bk-05272-JAF
Chapter 13

Andrew Harrison Motley, Sr. and
Rhonda Shene Motley,

Debtors.

**ORDER GRANTING DEBTORS' MOTION FOR
VALUATION OF CLAIM SIX (6) OF ACCREDITED
HOME LENDERS AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion for Valuation of Claim Six (6) secured by the homestead property mortgage held by ACCREDITED HOME LENDERS and to Strip Lien (the "Motion") filed December 23, 2014 and said Creditor has failed to file a written response to the Motion in accordance with Rule 2002-4, Local Bankruptcy Rules. Accordingly, it is **ORDERED**:

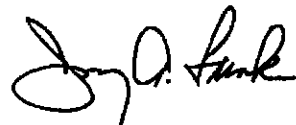
1. The Motion to Value Claim Six (6) is GRANTED pursuant to 11 U.S.C. §506(a) and the mortgage lien is voided pursuant to 11 U.S.C. §506(d).
2. The value of that portion of Claim Six (6) secured by Real Property (Homestead) located at 4169 Broad Creek Ln, Jacksonville FL is \$0.00. The balance of this claim shall be treated as unsecured.
3. The legal description of this property is as follows:

Lot 108, Cambridge Estates, Unit Four, according to the plat thereof, as recorded in Plat Book 55, pages 73, 73A through 73G, inclusive, of the current Public Records of Duval County, Florida.
4. The mortgage held by ACCREDITED HOME LENDERS recorded on May 6, 2004 at Book 11786, Pages 2111 through 2118, Instrument No. 2004143774 of the official

records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further Court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of ACCREDITED HOME LENDERS's lien prior to the entry of the Debtors' discharge.

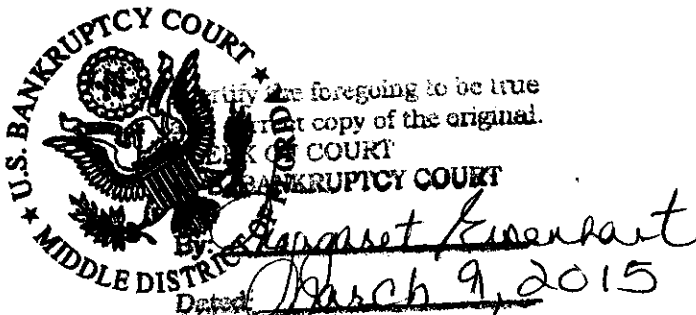
5. This order does not prohibit ACCREDITED HOME LENDERS from asserting, at any time prior to the time when the lien is avoided by this order upon entry of the Debtor's discharge, any rights it may have as a defendant in any foreclosure proceeding brought by a senior mortgagee, including the right to claim excess proceeds from any foreclosure sale.

DONE and ORDERED in Jacksonville, Florida, this 9th day of March, 2015



Jerry A. Funk
United States Bankruptcy Judge

Attorney Christopher R. DeMetros is directed to serve a copy of this order on interested parties and file a proof of service withing 3 days of entry of the order.



RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA.
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 8168